

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karlee Noel Kuchtiak
Debtor(s)

Case No. 20-02456-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 20, 2020

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db	+ Karlee Noel Kuchtiak, 22 Skyview Circle, Hanover, PA 17331-7547
cr	+ Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5352346	Ford Credit, P.O. Box 650574, Dallas, TX 75265-0574
5352347	Fulton Bank/Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408
5352348	+ John T. Kuchtiak, 52 Birch Drive, Hanover, PA 17331-9421
5352349	+ King 583 Partners, LLC, P.O. Box 810937, Boca Raton, FL 33481-0937
5352350	+ Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
5352351	PennyMac Loan Services LLC, P.O. Box 660929, Dallas, TX 75266-0929
5352353	+ Santander, Card Services Processing, P.O. Box 12768, Reading, PA 19612-2768

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Nov 20 2020 23:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5352344	+ Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Nov 20 2020 18:56:00	Bluegreen Servicing LLC, 4960 Conference Way North, Suite 100, Boca Raton, FL 33431-3311
5352345	EDI: DISCOVER.COM	Nov 20 2020 23:58:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
5352352	+ EDI: PRA.COM	Nov 20 2020 23:58:00	Portfolio Recovery Associates, LLC, Dept 922, PO Box 4115, Concord, CA 94524-4115
5352354	Email/Text: bankruptcy@bbandt.com	Nov 20 2020 18:57:00	Sheffield Financial, P.O. Box 580229, Charlotte, NC 28258-0229
5352597	+ EDI: RMSC.COM	Nov 20 2020 23:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5352355	EDI: TFSR.COM	Nov 20 2020 23:58:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
Thomas E. Miller	on behalf of Debtor 1 Karlee Noel Kuchtiak staff@tommillerlawoffice.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Karlee Noel Kuchtiak
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-02456-HWV

Social Security number or ITIN xxx-xx-2425
EIN --_-----

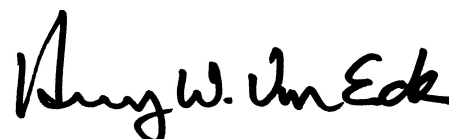
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karlee Noel Kuchtiak
aka Karlee Shubert

11/20/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.